

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

GARY L MCELHONE
MARIA M MCELHONE
Debtor(s)

Case No. 09-25178

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/10/2009.
- 2) The plan was confirmed on 09/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/23/2010, 09/23/2010.
- 5) The case was dismissed on 10/29/2010.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$47,103.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,106.24
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$7,106.24**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$275.75
Court Costs	\$0.00
Trustee Expenses & Compensation	\$384.84
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$660.59**

Attorney fees paid and disclosed by debtor: \$1,054.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACADEMIC ENDOCRINE	Unsecured	50.00	NA	NA	0.00	0.00
ACS	Unsecured	2,000.00	NA	NA	0.00	0.00
AIU ONLINE	Unsecured	1,797.02	NA	NA	0.00	0.00
ANIMAS DIABETES CARE	Unsecured	515.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	1,917.00	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	747.00	749.13	749.13	0.00	0.00
CANDICA LLC	Unsecured	475.00	1,603.74	1,603.74	0.00	0.00
CARD SERVICE CENTER	Unsecured	1,386.24	NA	NA	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	321.00	336.66	336.66	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	760.00	843.18	843.18	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	126.00	NA	NA	0.00	0.00
COUNTRYWIDE FINANCIAL	Secured	0.00	0.00	0.00	0.00	0.00
CPI CORPORATION	Unsecured	303.00	NA	NA	0.00	0.00
CR EVERGREEN LLC	Unsecured	829.00	890.47	890.47	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	2,789.00	3,279.96	3,279.96	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,466.00	912.71	912.71	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,748.00	3,034.89	3,034.89	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	575.00	642.00	642.00	0.00	0.00
ECMC	Unsecured	12,183.00	12,755.30	12,755.30	0.00	0.00
EDWARD HOSPITAL	Unsecured	186.00	NA	NA	0.00	0.00
GENECARE MEDICAL GENETICS	Unsecured	100.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	2,139.00	2,310.66	2,310.66	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,335.00	1,521.02	1,521.02	0.00	0.00
LIFETIME FITNESS	Unsecured	280.00	NA	NA	0.00	0.00
MILLENNIUM FAMILY DENTAL	Unsecured	66.00	NA	NA	0.00	0.00
NAPERVILLE MUSIC	Unsecured	88.00	NA	NA	0.00	0.00
NAPERVILLE MUSIC	Unsecured	431.00	NA	NA	0.00	0.00
PERSONAL FINANCE	Unsecured	527.00	NA	NA	0.00	0.00
PERSONAL FINANCE	Unsecured	NA	0.03	0.03	0.00	0.00
PERSONAL FINANCE	Secured	1,029.03	1,029.03	1,029.03	185.47	11.03
PORTFOLIO RECOVERY ASSOC	Unsecured	830.00	1,039.68	1,039.68	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	651.00	852.48	852.48	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,418.00	1,585.60	1,585.60	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,322.00	2,377.55	2,377.55	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	312.00	521.91	521.91	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,520.00	1,545.81	1,545.81	0.00	0.00
PROVENA ST JOSEPH HOSPITAL	Unsecured	832.18	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	366.00	430.55	430.55	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	2,348.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING CORP	Unsecured	8,327.00	11,248.27	11,248.27	0.00	0.00
SANTANDER CONSUMER USA	Secured	3,723.00	2,568.32	2,568.32	2,495.27	37.54
SANTANDER CONSUMER USA	Secured	14,619.00	13,962.21	13,962.21	3,204.48	511.86
SKO BRENNER AMERICAN	Unsecured	157.70	NA	NA	0.00	0.00
ST JOSEPH HOSPITAL	Unsecured	40.00	NA	NA	0.00	0.00
ST JOSEPH HOSPITAL	Unsecured	575.00	NA	NA	0.00	0.00
UNIV GUARD	Unsecured	365.00	NA	NA	0.00	0.00
WACHOVIA EDUCATION	Unsecured	2,334.00	NA	NA	0.00	0.00
WACHOVIA EDUCATION	Unsecured	1,834.00	NA	NA	0.00	0.00
WACHOVIA EDUCATION	Unsecured	5,500.00	NA	NA	0.00	0.00
WACHOVIA EDUCATION	Unsecured	5,000.00	NA	NA	0.00	0.00
WACHOVIA EDUCATION	Unsecured	4,667.00	NA	NA	0.00	0.00
WACHOVIA EDUCATION	Unsecured	3,667.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL CARD SVCS	Unsecured	1,930.75	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,530.53	\$5,699.75	\$549.40
All Other Secured	\$1,029.03	\$185.47	\$11.03
TOTAL SECURED:	\$17,559.56	\$5,885.22	\$560.43
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$48,481.60	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$660.59</u>
Disbursements to Creditors	<u>\$6,445.65</u>

TOTAL DISBURSEMENTS : **\$7,106.24**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/07/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.